

**Information to identify the case:**

Debtor 1	<u>Valerie J Brown</u>	Social Security number or ITIN	xxx-xx-2072
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-24250-GLT		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Valerie J Brown  
aka Valerie J. Braddee-Brown

2/6/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Valerie J Brown  
Debtor

Case No. 18-24250-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 06, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db	+ Valerie J Brown, 342 Desko Road, Mc Clellandtown, PA 15458-1208
sp	+ Nicholas Katko, Edgar Snyder & Associates, LLC, US Steel Tower, 10th Floor, 600 Grant Street, Pittsburgh, PA 15219-2702
14940970	+ Discover Personal Loans, P.O. Box 30396, Salt Lake City, UT 84130-0396
14940981	+ Synchrony Bank, 25 SE 2nd Avenue--Suite 1120, Miami, FL 33131-1506

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 07 2024 05:07:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14940960	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 01:06:35	American Express, P.O. Box 981535, El Paso, TX 79998-1535
14966093	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:21:54	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14940961	EDI: BANKAMER	Feb 07 2024 05:01:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
14968337	+ EDI: BANKAMER2	Feb 07 2024 05:07:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14940967	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886
14944260	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14940962	+ Email/Text: cms-bk@cms-collect.com	Feb 07 2024 00:25:00	Capital Management Services, 726 Exchange Street--Suite 700, Buffalo, NY 14210-1484
14940963	EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One, P.O. Box 30285, Salt Lake City, UT

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			84130-0285
14940964	EDI: CAPONEAUTO.COM	Feb 07 2024 05:07:00	Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14944495	+ EDI: AISACG.COM	Feb 07 2024 05:07:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14970350	EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14975735	+ Email/Text: RASEBN@raslg.com	Feb 07 2024 00:24:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14940966	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14976322	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14940968	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092
14940969	EDI: DISCOVER	Feb 07 2024 05:07:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14945249	EDI: DISCOVER	Feb 07 2024 05:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14953484	+ EDI: DISCOVERPL	Feb 07 2024 05:07:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14940971	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 00:24:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14945622	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 00:24:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14940980	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 00:24:00	Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14940973	EDI: HFC.COM	Feb 07 2024 05:01:00	HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
14940972	+ EDI: CITICORP	Feb 07 2024 05:07:00	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14940974	EDI: SYNC	Feb 07 2024 05:07:00	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14940965	EDI: JPMORGANCHASE	Feb 07 2024 05:07:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14972674	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14940975	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 07 2024 00:24:00	Marcus by Goldman Sachs, Goldman Sachs Bank, P.O. Box 45400, Salt Lake City, UT 84145-0400
14940976	Email/Text: electronicbkydocs@nelnet.net	Feb 07 2024 00:26:00	Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
14954703	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 07 2024 00:25:00	Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
14975640	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14942602	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972518	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 07 2024 00:26:00	Quicken Loans Inc., 635 Woodward Avenue,

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14940977	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 07 2024 00:26:00	Detroit, MI 48226-3408 Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14940978	EDI: CITICORP	Feb 07 2024 05:07:00	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14940979	EDI: CITICORP	Feb 07 2024 05:07:00	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14976358	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14940983	EDI: SYNC	Feb 07 2024 05:07:00	TJX Rewards Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14940982	EDI: WTRRN BANK.COM	Feb 07 2024 05:07:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14940984	EDI: SYNC	Feb 07 2024 05:07:00	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Debtor Valerie J Brown lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com

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Maria Miksich

on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Maria Miksich

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7